

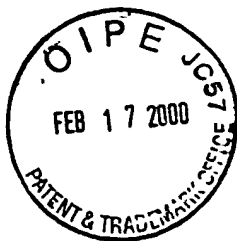
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APPLICANTS: ~ Andrew D. Holmes, Lee Horigan, Jeffrey A. Langston, ~
David McMurtry, Sylvain Tremblay and Raymond P. Trounday ~

SERIAL NO.: ~ 09/428,284 ~

FILING DATE: ~ October 27, 1999 ~

TITLE: ~ TRACKING MULTIPLE EXCHANGE RATES ~

EXAMINER: ~ Unknown ~

GROUP ART UNIT: ~ 2787 ~

ATTY. DKT. NO.: ~ 3894 ~

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner For Patents, Washington, D.C. 20231, on the date shown below:

Dated: February 11, 2000

By: _____

Amir H. Raubvogel, Reg. No. 37,070

ASSISTANT COMMISSIONER FOR PATENTS
WASHINGTON, DC. 20231

INFORMATION DISCLOSURE STATEMENT
Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 CFR §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

- ☐ This application relies, under 35 U.S.C. § 120, on the earlier filing date of prior application Serial No. _____, filed on _____, and the references cited therein are hereby referenced, but are not required to be provided in this application under 37 CFR § 1.98(d).

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The Information Disclosure Statement submitted herewith is being filed:

- ☒ within three months of the filing date of the application, or date of entry into the national stage of an international application, or before the mailing date of a first official action on the merits, whichever event last occurred;
OR
- ☐ after three months of the filing date of this national application or the date of entry of the national stage in an international application, or after the mailing date of the first official action on the merits, whichever event last occurred, but before the mailing date of the first to occur of either:
- (1) a final action under 37 CFR §1.113; OR
 - (2) a notice of allowance under 37 CFR §1.311; AND
- ☐ attached hereto is the fee of \$240, as set forth under 37 CFR §1.17(p), for submission of this Information Disclosure Statement under 37 CFR § 1.97(c); OR
- ☐ Applicant certifies pursuant to 37 CFR § 1.97(e) that:
- ☐ each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Statement;
OR
- ☐ no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the person signing this certification after making reasonable inquiry, was known to any individual designated under 37 CFR § 1.56(c) more than three months prior to the filing of this Statement.
- OR
- ☐ before the payment of the issue fee but after the mailing date of the first to occur of either:
- [1] a final action under 37 CFR § 1.113; OR

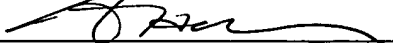
- [2] a notice of allowance under 37 CFR § 1.311; AND
in accordance with the requirements of 37 CFR § 1.97(d):
- ☐ Applicant certifies pursuant to 37 CFR. § 1.97(e) that:
- ☐ each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Statement; OR
- ☐ no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the person signing this certification after making reasonable inquiry, was known to any individual designated under 37 CFR § 1.56(c) more than three months prior to the filing of this Statement; AND
- ☐ Applicant hereby respectfully petitions for the consideration of the accompanying Information Disclosure Statement under 37 CFR § 1.97(d)(2); AND
- ☐ Applicant submits the petition fee of \$130 as set forth in 37 CFR § 1.17(i).

☒ Applicant submits that no fee is required for the consideration of the accompanying Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,
Andrew D. Holmes, Lee Horigan, Jeffrey A.
Langston, David McMurtry, Sylvain Tremblay
and Raymond P. Trounday

Dated: February 11, 2000

By: 
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FEB 18 2000

FORM PTO-1449
(REV. 6-89)

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

Attorney's Docket No. 3894

Group 2700

Serial No. 09/428,284

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Applicant

Andrew D. Holmes et al.

Filing Date

October 27, 1999

Group Art Unit

2787

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

		MS Money On-Screen Help Printouts, Microsoft Money 99, Microsoft Corporation.
		"Quicken, Getting More from Your Money," Intuit Canada Limited, Q97WB3011MLC, pp. 1-106, © 1997.
		"Strategies for Success, Eleven Ways to Use Money Effectively," Microsoft Corporation, The Canadian Money 99 Companion, Document No. X03-72396, pp. 1-92, © 1991-1998.
		"Strategies for Success, 10 Ways to Use Money Effectively, Microsoft Corporation, The Canadian Money 2000 Companion, Document No. X04-88924, pp. 1-105, © 1999.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered.
Include copy of this form with next communication to applicant.

PTO-1449
REV: 12/96